

# Understanding Your Phone Bill Charges, Changes and Contacts: The FCC's Three Cs For Consumer Protection

## FCC Consumer Facts

### Background

Consumer confusion over telephone bills has significantly contributed to the growth of slamming (changing a consumer's telephone provider without his/her permission), cramming (adding charges to a consumer's bill for services he/she did not authorize), and other types of telecommunications fraud. To help consumers detect fraud, the FCC has asked phone companies to simplify their bills so that their customers can easily understand what they are paying for and how much they are paying.

### Phone Bill Guidelines

The following FCC rules to which wireline companies must adhere ensure that consumers are given the essential information they need to protect themselves from telecommunications fraud and to make informed choices today's competitive telecommunications marketplace. These rules state that a telephone company's bill must:

- Be clearly organized;
- Identify the service provider associated with each charge;
- Highlight new service providers and indicate the date the provider change was made;
- Contain full and non-misleading descriptions of charges;
- Identify those charges for which failure to pay will not result in disconnection of the customer's basic local service; and
- Provide a toll-free number for customers to call in order to lodge a complaint or obtain information. If the customer does not receive a paper telephone bill but instead accesses that bill only by e-mail or over the Internet, the telephone company may provide the customer with an e-mail address or Web site for inquiring about charges.

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The FCC has also determined that telephone companies should use standardized labels on bills when referring to certain line item charges relating to federal regulatory action, such as local number.

### How to Protect Yourself and Save Money

#### Carefully review your telephone bill every month.

Treat your telephone service just like any other major consumer purchase. You should review your monthly telephone bills just as closely as you review your monthly credit card and bank statements.

Ask yourself the following questions as you review your telephone bills:

- Do I recognize the names of all the companies listed on my bill?
- What services were provided by the listed companies?
- Does the bill include charges for calls I did not place and services I did not authorize?
- Are the rates charged by each company consistent with the rates that the company quoted to me?

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## Other Things to Remember

Keep in mind that you may sometimes be billed for a call you placed or a service you used – but the description listed on your telephone bill for the call or service may be unclear. If you don't know what service was provided for a charge listed on your bill, ask the company that billed the charge to explain the service before paying the bill.

The cost of small, incorrect charges for telephone-related services adds up over time. Make sure you know what service was provided for small charges. Crammers often try to go undetected by submitting \$2 or \$3 charges to thousands of customers.

Keep a record of the telephone services you have authorized and used – including calls placed to 900 numbers and other types of telephone information services. These records can be helpful when billing descriptions are unclear.

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Carefully read all forms and promotional materials – including all of the fine print – before signing up for telephone services.

Companies compete for your telephone business. Use your buying power wisely and shop around.

If you think that a company's charges are too high or that their services do not meet your needs, contact other companies and try to get a better deal.

For information on understanding your phone bill, contact the FCC by telephone at 1-888-CALL-FCC (1-888-225-5322) (voice), 1-888-TELL-FCC (1-888-835-5322) (TTY), or by mail:

Federal Communications Commission  
Consumer & Governmental Affairs Bureau  
Complaints & Inquiries Division  
445 12<sup>th</sup> Street, SW  
Washington, DC 20554

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